



Filing ID #10059362

FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

Name: Hon. Monica De La Cruz
Status: Member
State/District: TX15

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2023
Filing Date: 08/13/2024

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC1 Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC2 Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC3 whole life insurance policy [WU]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ EH Whole Life Insurance [WU]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Self Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC1 Whole Life Insurance Policy [WU] DESCRIPTION: Value increase; no reportable transactions		\$15,001 - \$50,000	None		<input type="checkbox"/>
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC2 Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC3 Whole Life Insurance Policy [WU] DESCRIPTION: Misidentified as NY Life on prior reports		\$1,001 - \$15,000	None		<input type="checkbox"/>
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ Self Whole Life Insurance Policy [WU]		\$15,001 - \$50,000	None		<input type="checkbox"/>
First Commercial Bank [BA]		\$1,001 - \$15,000	Interest	\$1 - \$200	<input type="checkbox"/>
JSM De La Cruz Holdings, LLC ⇒ Commercial Rental Property [RP] LOCATION: Alamo, TX, US		\$500,001 - \$1,000,000	Rent	\$50,001 - \$100,000	<input type="checkbox"/>
JSM De La Cruz Holdings, LLC ⇒ Freedom Bank Accounts [BA]		\$1,001 - \$15,000	None		<input type="checkbox"/>
JSM De La Cruz Holdings, LLC ⇒ Residential Rental Property 2 [RP] LOCATION: Schertz, TX, US		\$250,001 - \$500,000	Rent	\$15,001 - \$50,000	<input type="checkbox"/>
JSM De La Cruz Holdings, LLC ⇒ Residential Rental Property 3 [RP] LOCATION: San Antonio, TX, US		\$100,001 - \$250,000	Rent	\$15,001 - \$50,000	<input type="checkbox"/>
New York Life 401(k) ⇒ Fixed Dollar Option Portfolio [OT] DESCRIPTION: Fixed Dollar Option: Provides a fixed or stated return, meaning that the return is for a set period of time.		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
New York Life 401(k) ⇒ Mainstay Income Buildier Fund [MF]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Fidelity VIP Contrafund [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Janus Henderson VIT Global Research Portfolio [MF] DESCRIPTION: Variable Annuity		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Mainstay VP American Century Sustainable Equity - Initial Class [OT]					
DESCRIPTION: Excepted Investment Fund					
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Janus Henderson Balanced Portfolio [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP MackKay Mid Cap Core Portfolio [MF]		None	None		<input checked="" type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Mellon Natural Resources [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP T Rowe Equity Income Portfolio [MF]		None	None		<input checked="" type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Wellington Mid Cap - Initial Class [OT]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Excepted Investment Fund					
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Winslow Large Cap Growth - Initial Class [OT]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Excepted Investment Fund					
PNC Savings Account [BA]		\$1,001 - \$15,000	Interest	None	<input type="checkbox"/>
Rio Bank Accounts [BA]		\$15,001 - \$50,000	Interest	\$1 - \$200	<input type="checkbox"/>
Rio Bank Savings Account [BA]		\$15,001 - \$50,000	Interest	None	<input type="checkbox"/>
State Farm 529 Savings Plan ⇒ DC1 Age Based 15-16 Portfolio [5P]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
LOCATION: TX					
State Farm 529 Savings Plan ⇒ DC2 Age Based 15-16 Portfolio [5P]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
LOCATION: TX					

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
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* Investment vehicle details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

SCHEDULE B: TRANSACTIONS

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP American Century Sustainable Equity - Initial Class [OT] LOCATION: US DESCRIPTION: Excepted Investment Fund		03/23/2023	P	\$1,001 - \$15,000	
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Mid Cap Core Portfolio [OT] LOCATION: US DESCRIPTION: Excepted Investment Fund		03/23/2023	S	\$1,001 - \$15,000	<input type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP T. Rowe Equity Income Portfolio [OT] LOCATION: US DESCRIPTION: Excepted Investment Fund		03/23/2023	S	\$1,001 - \$15,000	<input type="checkbox"/>
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Wellington Mid Cap - Initial Class [OT] LOCATION: US DESCRIPTION: Excepted Investment Fund		03/23/2023	P	\$1,001 - \$15,000	
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Winslow Large Cap Growth - Initial Class [OT] LOCATION: US DESCRIPTION: Excepted Investment Fund		03/23/2023	P	\$1,001 - \$15,000	

* Investment vehicle details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

SCHEDULE C: EARNED INCOME

None disclosed.

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Small Business Admininstration	November 2015	Commercial Property, Alamo TX	\$250,001 - \$500,000
	Chase Bank	February 2017	Residential Rental Property, San Antonio, TX	\$100,001 - \$250,000
	Chase Bank	February 2017	Primary Residence, Edinburg, TX	\$250,001 - \$500,000
	Shellpoint	June 2021	Residential Rental Property, Schertz, TX	\$100,001 - \$250,000

SCHEDULE E: POSITIONS

Position	Name of Organization
President	JSM De La Cruz Holdings, LLC

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE G: GIFTS

None disclosed.

SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

None disclosed.

SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

SCHEDULE A AND B INVESTMENT VEHICLE DETAILS

- Cash Value Life Insurance (100% Interest)
LOCATION: TX, TX, US
- Cash Value Life Insurance ⇒ New York Life Insurance
LOCATION: US
- Cash Value Life Insurance ⇒ State Farm Life Insurance
LOCATION: US
- JSM De La Cruz Holdings, LLC (100% Interest)
LOCATION: US
DESCRIPTION: Holds real estate rental properties
- New York Life 401(k)
- New York Life Annuity

- New York Life Annuity ⇒ New York Life Traditional IRA
- State Farm 529 Savings Plan
LOCATION: TX
DESCRIPTION: I own two 529Plans. 1 for each child. Sophia Uribe Joseph Uribe

EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

IPO: Did you purchase any shares that were allocated as a part of an Initial Public Offering?

☐ Yes ☒ No

Trusts: Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?

☐ Yes ☒ No

Exemption: Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

☐ Yes ☒ No

CERTIFICATION AND SIGNATURE

☒ I CERTIFY that the statements I have made on the attached Financial Disclosure Report are true, complete, and correct to the best of my knowledge and belief.

Digitally Signed: Hon. Monica De La Cruz , 08/13/2024